

CHICAGO SHORE CORPORATION

	CPP Disbursement Date 07/31/2009	RSSD (Holding Company) 2485076	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$253	\$250	-1.0%		
Loans	\$169	\$142	-16.3%		
Construction & development	\$5	\$1	-68.3%		
Closed-end 1-4 family residential	\$12	\$12	7.6%		
Home equity	\$1	\$1	-43.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-30.0%		
Commercial & Industrial	\$81	\$73	-9.7%		
Commercial real estate	\$28	\$28	-0.6%		
Unused commitments	\$25	\$27	7.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-24.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$30	-7.6%		
Cash & balances due	\$24	\$54	125.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$223	\$223	-0.3%		
Deposits	\$218	\$218	-0.1%		
Total other borrowings	\$3	\$3	-22.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$29	\$28	-6.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	9.9%	--		
Tier 1 risk based capital ratio	13.7%	14.0%	--		
Total risk based capital ratio	15.0%	15.3%	--		
Return on equity ¹	7.0%	4.2%	--		
Return on assets ¹	0.8%	0.5%	--		
Net interest margin ¹	4.5%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	59.5%	120.3%	--		
Loss provision to net charge-offs (qtr)	13.4%	769.2%	--		
Net charge-offs to average loans and leases ¹	2.4%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	33.5%	0.0%	0.5%	0.0%	--
Closed-end 1-4 family residential	8.9%	4.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	2.0%	0.0%	--
Total loans	3.4%	1.8%	0.6%	0.1%	